California State Assembly **ALAN S. LOWENTHAL**

Dear Friends,

In an effort to keep small business owners in my district informed, I offer this quick guide to doing business. Throughout the 54th Assembly District, there are encouraging signs of small business growth despite a downturn in the overall economy. In order for our region to realize its full economic potential, it is essential for small business leaders to have the best resources available to them.

To support your efforts, I have created a "Small Business Resource Guide" which I hope you find helpful.

The "Small Business Resource Guide" is a working document in which programs and topics are updated as necessary. As your representative in the State Assembly, I value your experience and would appreciate your input or new ideas on how I can help. Please feel free to contact me with any comments or questions at (562) 495-4766 or Assemblymember. Lowenthal@assembly.ca.gov.

I would like government to be a partner with business. I trust this guide will link you with organizations that can access the information and capital to make your business a success.

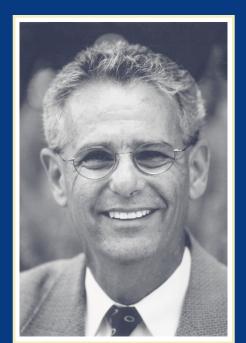
Sincerely,

ALAN S. LOWENTHAL Member of the Assembly

Dan Lowerthal

54th Assembly District





Assemblymember

Alan S. Lowenthal

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COMPLIMENTS OF

Alan S. Lowenthal

RESOURCE GUIDE

Small Business: The Key to the Future

If you are starting your own business or re-assessing your existing business, you will increase your chance for success if you develop a business plan or consider revising your existing plan.

In starting and managing a business, it's important to take the time to explore and evaluate your business and personal goals. Developing a business plan will help you think through some important issues you may not have considered. Your plan will become a valuable tool as you set out to raise money for your business. It also should provide milestones to gauge your success.

Some of the initial questions you need to answer are, "Will I have the support of my family?" and "How much time do I have to run a successful business?"

In identifying your market niche, you should consider the services or products you will sell. You also need to consider if your idea is practical and what need it will fill; who your competition is; what your business advantage is over existing firms; whether you can deliver quality service; and how you can create a demand for your business.

The final step before developing your business plan is a pre-business checklist. You should answer these questions:

- · What skills and experience do I bring to the business?
- What will be my legal structure?
- How will my company's be maintained?
- business records
- What insurance coverage will be needed?
- What equipment or supplies will I need?
- How will I compensate myself?
- What are my resources?
- What financing will I need?
- Where will my business be located?
- What will I name my business?

A number of the resource organizations listed in this brochure can help you develop or revise your business plan. It also will be important to discuss your business plan with the financial institution(s) you plan to contact for financing.

Getting the assistance you need

Small Business **Information Sources**

Public Agencies

LOCAL

Long Beach Business Development Center

www.ci.long-beach.ca.us/bdc/ index.htm (562) 570-3800 200 Pine Avenue, Suite 400 Long Beach, CA 90802

Southwest Los Angeles County Small Business Development Center

www.elcaminocollege.org/ commady/sbdc/about.htm (310) 973-3177 (310) 973-3132 fax 13430 Hawthorne Blvd., Hawthorne, CA 90250

Los Angeles County Office of Small Business

www.laosb.org (800) 555-3815 (323) 881-1871 fax 4800 Cesar E. Chavez. Los Angeles, California 90022

STATE

CA Office of the Advocate for Small Business

www.smallbusiness.ca.gov (916) 324-5770 (916) 324-4239 FAX 300 South Spring Street Los Angeles, CA 90013

CA Board of Equalization

www.boe.ca.gov (562) 901-2483 100 W. Broadway, Suite 305 Long Beach CA 90802

CA Employment Development Department

www.edd.ca.gov 800 Capitol Mall, MIC 83 Sacramento, CA 95814

CA Franchise Tax Board www.ftb.ca.gov

(800) 852-5711 PO Box 942840 Sacramento, CA 94240-0040

CA Compensation Insurance Fund

http://www.scif.com/ (877) 405-4545 policy services P.O. Box 92503. Los Angeles, CA 90009-2503 900 Corporate Center Dr., Monterey Park, CA 91754

FEDERAL

U.S. Small Business Administration

www.sba.gov/ca (818) 552-3210 330 N. Brand, Suite 1200 Glendale CA 91203

U.S. Internal Revenue Service

www.irs.gov (562) 980-4194 501 W. Ocean Blvd. Long Beach, CA 90802

LEGAL ASSISTANCE

Los Angeles County District Attorney's Office da.co.la.ca.us/badcheck.htm (800) 842-0733 210 West Temple Street, Suite 18000 Los Angeles, CA 90012-3210

Bad Check Restitution Program

LOANS

Long Beach Area Certified Development Corporation (U.S. Small Business Administration Loans) (562) 983-7450 (562) 983-7453 fax 11 Golden Shore, Suite 630 Long Beach CA 90802

OCCUPATIONAL SAFETY AND HEALTH

CA Department of Industrial Relations Division of Occupational Safety and Health

www.dir.ca.gov/DOSH/dosh1.htm (310) 516-3734 (310) 516-4253 fax 680 Knox St., Suite 100 Torrance, CA 90502

CHAMBERS OF COMMERCE

California **Chamber of Commerce**

www.calchamber.com (916) 444-6670 (916) 444-6685 fax 1215 K Street, Suite 1400 Sacramento, CA 95814 P.O. Box 1736 Sacramento, CA 95812-1736

Catalina Island **Chamber of Commerce**

www.catalina.com (310) 510-1520 P.O. Box 217 Avalon, CA 90704

Long Beach Area **Chamber of Commerce**

www.lbchamber.com (562) 436-1251 1 World Trade Center Suite 206 Long Beach, CA 90831

San Pedro Peninsula **Chamber of Commerce**

www.sanpedrochamber.com (310) 832-7272 (310) 832-0685 fax 390 West 7th Street San Pedro, California 90731

Sianal Hill **Chamber of Commerce**

www.signalhillchamber.com (562) 424-6489 2700 Combellack Dr. Signal Hill, CA 90755

Palos Verdes Peninsula Chamber of Commerce

www.palosverdeschamber.com (310) 377-8111 4040 Palos Verdes Drive North, #105 RHE. CA 90274